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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/995,278	11/26/2001	Bassam A. Saliba	MS1-217USC1	3819
22801	7590	03/20/2006	EXAMINER	
LEE & HAYES PLLC 421 W RIVERSIDE AVENUE SUITE 500 SPOKANE, WA 99201			RETTA, YEHDEGA	
			ART UNIT	PAPER NUMBER
			3622	
DATE MAILED: 03/20/2006				

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No. 09/995,278	Applicant(s) SALIBA ET AL.	
	Examiner Yehdega Retta	Art Unit 3622	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 27 December 2005.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-46 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-46 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date <u>12/27/05</u> , <u>1/26/06</u> | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

This office action in response to amendment filed December 27, 2005. Claims 1-46 are currently pending.

Claim Rejections - 35 USC § 102

(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

The changes made to 35 U.S.C. 102(e) by the American Inventors Protection Act of 1999 (AIPA) and the Intellectual Property and High Technology Technical Amendments Act of 2002 do not apply when the reference is a U.S. patent resulting directly or indirectly from an international application filed before November 29, 2000. Therefore, the prior art date of the reference is determined under 35 U.S.C. 102(e) prior to the amendment by the AIPA (pre-AIPA 35 U.S.C. 102(e)).

Claims 1, 2, 4, 8-13, 17-27 and 32 are rejected under 35 U.S.C. 102(e) as being clearly anticipated by Kitchen et al. (US 6,289,322).

Regarding claim 1, Kitchen teaches a page on a network site sponsored by a hosting entity (CF station 140) (see fig. 2); an option to view user-specific data, wherein the user specific data is located at a network site owned by a third party that is independent from the hosting entity (biller) (see fig. 4-6); registering users with the hosting entity (see fig. 5); linking to the third party network's site and enabling access to the site; presenting user a new page at the third party's site (see fig. 9a-9c, fig 11-12, see also col. 5 line 65 to col. 6 line 49).

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Regarding claims 2 and 4, Kitchen teaches wherein the linking comprises addressing a universal resource locator for the third party's site; providing a return URL for returning to the hosting entity's site (see fig. 8-9c, col. 13 lines 48-67, col. 14 lines 16-44).

Regarding claims 8-11, Kitchen teaches page formatting information that is used by the third party site to present new page, the page formatting information enabling an appearance of the new page that resembles the page presented by the hosting site, uploading a navigation information from the third party, addressing a URL associated with the third party site and sending a token identifying the particular user to locate the user-specific data, option to activate an additional function (see fig. 8-15, col. 6 line 50 to col. 7 line 4, col. 13 lines 35-62).

Claim 12 is rejected as stated above in claim 1.

Regarding claim 13, Kitchen teaches presenting a page on a site sponsored by hosting entity (CF station) to a particular user; user required to logon; offering an option to view user-specific data located at a network site owned by a third party (biller); linking to the third party's site; enabling access to the third party's site without logging on with the third party site; presenting a new page at the third party's site (see fig. 9a-9c, fig 11-12, col. 5 line 65 to col. 6 line 49).

Claims 17-20 are rejected as stated above in claim 8-11,

Claim 21 is rejected as stated above in claim 13.

Regarding claims 22 and 23, Kitchen teaches user to register with a hosting entity; offering a page on a network site sponsored by a hosting entity (CF station 140) (see fig. 2); an option to view user-specific data, wherein the user specific data is located at a network site owned by a third party (biller) that is independent from the hosting entity (see fig. 4-6);

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registering users with the hosting entity (see fig. 5); linking to the third party network's site and enabling access to the site; presenting user a new page at the third party's site; with out identifying the network address associated with the third party's network site (see fig. 9a-9c, fig 11-12) (see also col. 5 line 65 to col. 6 line 49, col. 11 lines 41-56).

Claim 24 is rejected as stated above in claim 11.

Regarding claims 25-27, Kitchen teaches prompting users to log on; offering an option to view user-specific data located at a network site owned by a third party (biller); linking to the third party's site; enabling access to the third party's site without logging on the with the third party site; presenting a new page at the third party's site; with out identifying the network address associated with the third party's network site; user being identified at the third party (see fig. 9a-9c, fig 11-12, col. 5 line 65 to col. 6 line 49, col. 11 lines 41-56).

Claim 32 is rejected as stated above in claim 25.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 3, 5-7, 14-16, 28-30, 33-46 are rejected under 35 U.S.C. 103(a) as being unpatentable over Kitchen in view of Official Notice.

Regarding claims, 3, 28-30, Kitchen is silent to the secure data connection between the hosting entity and the third party, encrypting the user identification data using the public key of

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the third party or employing encrypting/decryption process. However official notice is taken that is old and well known to employ encrypting/decryption process and provide secure connection in the art of bill payment or banking. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to know that the Kitchen system would provide encrypting and decryption process by using public/private pair key to provide a secure connection for the intended use of providing protection and security of user's sensitive information.

Regarding claims 5-7, 14-16, 23, Kitchen teach the hosting entity identified as CF station 140 and disclosed the hosting web site with out the name or logy of the hosting entity. However It would have been obvious to one of ordinary skill in the art at the time of the invention the company name and/or logo of the company or entity providing the centralized bill processing service of Kitchen to be presented on the web site, so that the customers would know who the service provide is, before dealing with the entity.

Regarding claim 33, Kitchen teaches a network server sponsored by hosting entity present a page for offering an option to view user-specific data located at a network site owned by a third party (biller); linking to the third party's site (see fig. 9a-9c, fig 11-12, col. 5 line 65 to col. 6 line 49, col. 11 lines 41-56). Kitchen is silent to the secure data connection between the hosting entity and the third party. However Official notice is taken that is old and well known in the art at the time of the invention to provide secure connection between a hosting entity and the third party for bill payment or banking. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to know that the Kitchen system would provide secure connection for the intended purpose of providing protection and security to user's sensitive information.

Regarding claim 34, Kitchen teaches the link to the third party's server does not expose this transfer to the particular user (see fig. 8-9c).

Regarding claim 35, Kitchen teaches the third party network's site presenting user a new page that incorporates the user-specific data (see fig. 9a-9c, fig 11-12) (see also col. 5 line 65 to col. 6 line 49, col. 11 lines 41-56). Kitchen does not explicitly disclose identifying the hosting entity. However It would have been obvious to one of ordinary skill in the art at the time of the invention the company or entity providing the centralized bill processing service of Kitchen to be identified for the intended purpose of being known by the customers who the service provide is.

Regarding claim 36, Kitchen teaches providing navigation data the may be used by the particular user (see fig. 8-15).

Regarding claim 37, Kitchen teaches a URL for the third party's network site (see fig. 9-9c).

Regarding claim 38, Kitchen teaches the third party site sending a token identifying the particular user to locate the user-specific data, option to activate an additional function (see fig. 8-15).

Regarding claim 39, Kitchen teaches codes for rendering a page sponsored by a hosting entity for offering an option to view user-specific data located at a third party; token comprising at least the identity of the user, a data, an expiration data and identity of the hosting, transferring control to the third party server and to pass an identity of the particular user to third party server to enable to present the data (see fig. 9a-9c, fig 11-12, col. 5 line 65 to col. 6 line 49, col. 11 lines 41-56). Kitchen does not explicitly disclose encrypting the token and passing the encrypted token to the third party server. However Official notice is taken that is old and well known in the

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art of bill payment or banking to provide secure connection between a hosting entity and the third party by encrypting the data. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to know that the Kitchen system would provide secure connection by encrypting the data for the intended purpose of providing protection and security to user's sensitive information.

Regarding claim 40, Kitchen teaches a network server and activating a URL of the network server to transfer control to the server (see fig. 8-9c and corresponding columns).

Regarding claims 41 and 42, Kitchen teaches presenting an option to activate an additional function, without exposing the transfer to the user (see fig. 8-15).

Regarding claims 43 and 44, Kitchen teaches codes for rendering a page sponsored by a hosting entity for offering an option to view user-specific data located at a third party; upon activation of the option obtaining the data and rendering a second page that presents the data to the user, wherein the second page does not present a network address associated with the remote server (see fig. 9a-9c, fig 11-12, col. 5 line 65 to col. 6 line 49, col. 11 lines 41-56). Kitchen is silent to the secure data connection between the hosting entity and the third party. However Official notice is taken that is old and well known in the art at the time of the invention to provide secure connection between a hosting entity and the third party for bill payment or banking. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to know that the Kitchen system would provide secure connection for the intended purpose of providing protection and security to user's sensitive information.

Regarding claims 45 and 46, Kitchen teaches receiving a request from a hosting entity to review the electronic user specific data; the request containing indicia that identifies the identity

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of the use; and presenting the electronic user the specific data, without presenting a network address (see fig. 9a-9c, fig 11-12, col. 5 line 65 to col. 6 line 49, col. 11 lines 41-56). Kitchen does not explicitly teach the requesting including indicia identifying the hosting entity and does not explicitly disclose a secure connection. Official notice is take that is old and well known in the art at the time of the invention to provide and indicia of the hosting entity. However it would have been obvious to one of ordinary skill in the art at the time of the invention the company or entity providing the centralized bill processing service of Kitchen to be identified for the intended purpose of being known by the customers who the service provider is. Official notice is also taken that is old and well known in the art at the time of the invention to provide secure connection between a hosting entity and the third party for bill payment or banking. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to know that the Kitchen system would provide secure connection for the intended purpose of protecting and securing user's information.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.


Schutzer (US 6,292,789) teaches bill presentment and payment using bill service provider.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Yehdega Retta whose telephone number is (571) 272-6723. The examiner can normally be reached on 8-4:30.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Eric Stamber can be reached on (571) 272-6724. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).


RETTAYEHDEGA
PRIMARY EXAMINER

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